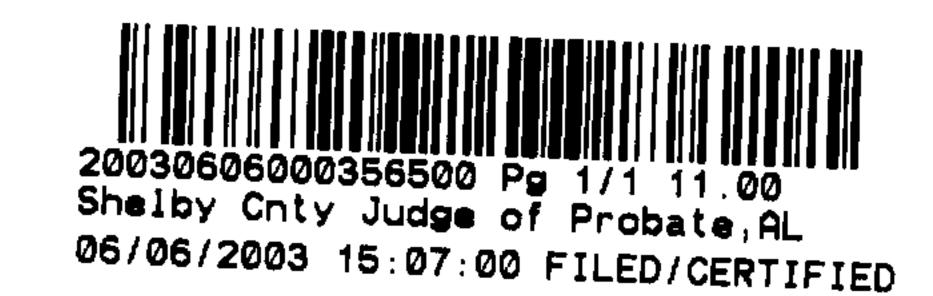
STATE OF ALABAMA )
JEFFERSON COUNTY )



## SUBORDINATION AGREEMENT

WHEREAS, KATHRYN A. NEVILLE did execute and deliver to HERITAGE BANK a certain mortgage, in the original amount of \$25,800.00, in INSTRUMENT 2001-48584, of the Official Records of Shelby County, Alabama; covering the real property herein described and;

WHEREAS, the undersigned HERITAGE BANK is desirous of subordinating said mortgage and making same second, subservient, subject as inferior to the lien of the mortgage to SOUTHERN CAPITAL RESOURCES recorded in instrument \_\_\_\_\_\_, in the Office of the Judge of Probate of Shelby County, Alabama, being in the amount of \$139,500.00, executed by the said KATHRYN A. NEVILLE, on the property described as follows:

LOT 15, BLOCK 3 ACCORDING TO THE SURVEY OF CEDAR COVE, PHASE III, AS RECORDED IN MAP BOOK 10, PAGE 34, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The undersigned HERITAGE BANK does, by these presents, make, declare and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient subject and inferior to the lien of the above mortgage to  $\frac{\text{SOUTHERN}}{\text{CAPITAL}}_{\text{RESOURCES}}$  in all things and in all respects without reservation.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officer this \_\_\_\_\_ day of April, 2003.

### 2003060606000 356 490

HERITAGE BANK

BY: Taulz Rogers

ITS: Senior WP.

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Lead Rogela, whose name as the result of HERITAGE BANK, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she as such officer and with authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal this day of April, 2003.

Notary Public

My Commission Expires:

MOTARY PURE SE CEASTE OF ALARAMA AT 1. EGA MY COMMISSION EXPINES: Oct 13, 2004 BOSDED TERU NOTARY PUBLIC UNDERWRITERS